

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: DARCEL COPES, : Chapter 13
:
Debtor : Bky. No. 18-16563 ELF

O R D E R

AND NOW, upon consideration of the Debtor's Motion to Reconsider Order Granting Motion for Relief from the Automatic Stay (Doc. # 82) and after a hearing, and for the reasons stated in court, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The Order dated October 15, 2019 is **VACATED** and the automatic stay is **REINSTATED** as to Chondrite Reo, LLC ("the Lender"), **SUBJECT TO** the remaining provisions of this Order.
3. **On or before November 19, 2019**, the Debtor shall make a payment of **\$4,000.00** to the Chapter 13 Trustee to reduce the delinquency in payments under the terms of her confirmed chapter 13 plan.
4. **On or before December 13, 2019**, the Debtor shall make a second payment of **\$4,000.00** to the Chapter 13 Trustee to reduce the delinquency in payments under the terms of her confirmed chapter 13 plan.
5. In the months of **January, February and March 2020**, the Debtor shall **add to her regular trustee chapter 13 plan payment**, the additional sum of **\$935.00** to cure the delinquency in payments under the terms of her confirmed chapter 13 plan.
6. In the event that the Debtor fails to make the payment required by Paragraph 3, upon

certification of default filed with the court and served on the Debtor and the Debtor' counsel, the court may grant relief from the automatic stay to the Lender, without a further hearing.

7. In the event, the Debtor fails to make any of the payments required by Paragraphs 4 and 5 and or any of the payments required by her confirmed plan, the Lender may give the Debtor and Debtor's counsel written notice of the default and if such default is not cured within fourteen (14) days after the service of the notice, upon certification of default filed with the court and served on the Debtor and the Debtor' counsel, the court may grant relief from the automatic stay to the Lender, without a further hearing.
8. The provisions of Paragraph 7 shall **EXPIRE** after the Debtor makes the plan payment due in **June 2020**.

Date: November 13, 2019



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE

cc: Darcel Copes
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Philadelphia, PA 19143